

In re:
Florence M. Guillory
Debtor

Case No. 24-11417-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 09, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID	Recipient Name and Address
db	+ Florence M. Guillory, 504 S Lansdowne Ave B10, Lansdowne, PA 19050-2415
14878061	Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
14878075	Ramika Guillory, 2227 Green St, Chester, PA 19013-1416
14878077	Summit Home Mortgage, LLC, 221 S Drake Rd, Kalamazoo, MI 49009-1109

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14878051	Email/Text: bankruptcy@aacreditunion.org	Aug 10 2024 00:17:00	American Airlines FCU, Attn: Bankruptcy, P.O. Box 619001 MD 2100, DEW Airport, TX 75261-9001
14878050	+ EDI: GMACFS.COM	Aug 10 2024 04:12:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14878052	EDI: TSYS2	Aug 10 2024 04:12:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14878053	+ Email/PDF: MarletteBKNotifications@resurgent.com	Aug 10 2024 00:22:09	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14878054	+ EDI: CAPITALONE.COM	Aug 10 2024 04:12:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14878055	EDI: CAPITALONE.COM	Aug 10 2024 04:12:00	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14878057	Email/Text: bankruptcycollections@citadelbanking.com	Aug 10 2024 00:18:00	Citadel Federal Credit Union, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14878058	EDI: CITICORP	Aug 10 2024 04:12:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14878059	EDI: CITICORP	Aug 10 2024 04:12:00	Citibank/Sunoco, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14878060	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 10 2024 00:18:00	Clearview FCU, Attn: Bankruptcy 8805 University

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			Blvd, Moon Twp, PA 15108-4212
14878062	+ EDI: WFNNB.COM	Aug 10 2024 04:12:00	ComenityBank/Venus, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14878063	+ EDI: WFNNB.COM	Aug 10 2024 04:12:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14878068	EDI: CITICORP	Aug 10 2024 04:12:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14878064	+ EDI: BLUESTEM	Aug 10 2024 04:12:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14878065	EDI: IRS.COM	Aug 10 2024 04:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14878056	EDI: JPMORGANCHASE	Aug 10 2024 04:12:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14878066	Email/Text: PBNCNotifications@peritussservices.com	Aug 10 2024 00:17:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14878067	+ EDI: LENDNGCLUB	Aug 10 2024 04:12:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
14878069	+ EDI: AGFINANCE.COM	Aug 10 2024 04:12:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14878070	EDI: AGFINANCE.COM	Aug 10 2024 04:12:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14878071	Email/Text: fesbank@attorneygeneral.gov	Aug 10 2024 00:17:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14878072	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14878072	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14878073	^ MEBN	Aug 10 2024 00:06:54	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14878074	^ MEBN	Aug 10 2024 00:06:37	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
14878078	EDI: SYNC	Aug 10 2024 04:12:00	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14878079	+ EDI: SYNC	Aug 10 2024 04:12:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14878080	+ EDI: WTRRNBANK.COM	Aug 10 2024 04:12:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14878081	Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 10 2024 00:18:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14878082	^ MEBN	Aug 10 2024 00:06:40	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14878083	EDI: CAPITALONE.COM	Aug 10 2024 04:12:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14878084	+ EDI: WFFC2	Aug 10 2024 04:12:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 35

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14878076	*	Ramika Guillory, 2227 Green St, Chester, PA 19013-1416

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Summit Mortgage Corporation bkgroup@kmlawgroup.com
JOSEF W MINTZ	on behalf of Defendant Clearview Federal Credit Union mintz@blankrome.com ecf-fe4957a0ba6a@ecf.pacerpro.com
JOSEF W MINTZ	on behalf of Creditor Clearview Federal Credit Union mintz@blankrome.com ecf-fe4957a0ba6a@ecf.pacerpro.com
MICHAEL A. CIBIK	on behalf of Debtor Florence M. Guillory help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Plaintiff Florence M. Guillory help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Florence M. Guillory</u>	Social Security number or ITIN	xxx-xx-8169
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-11417-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Florence M. Guillory

8/8/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.